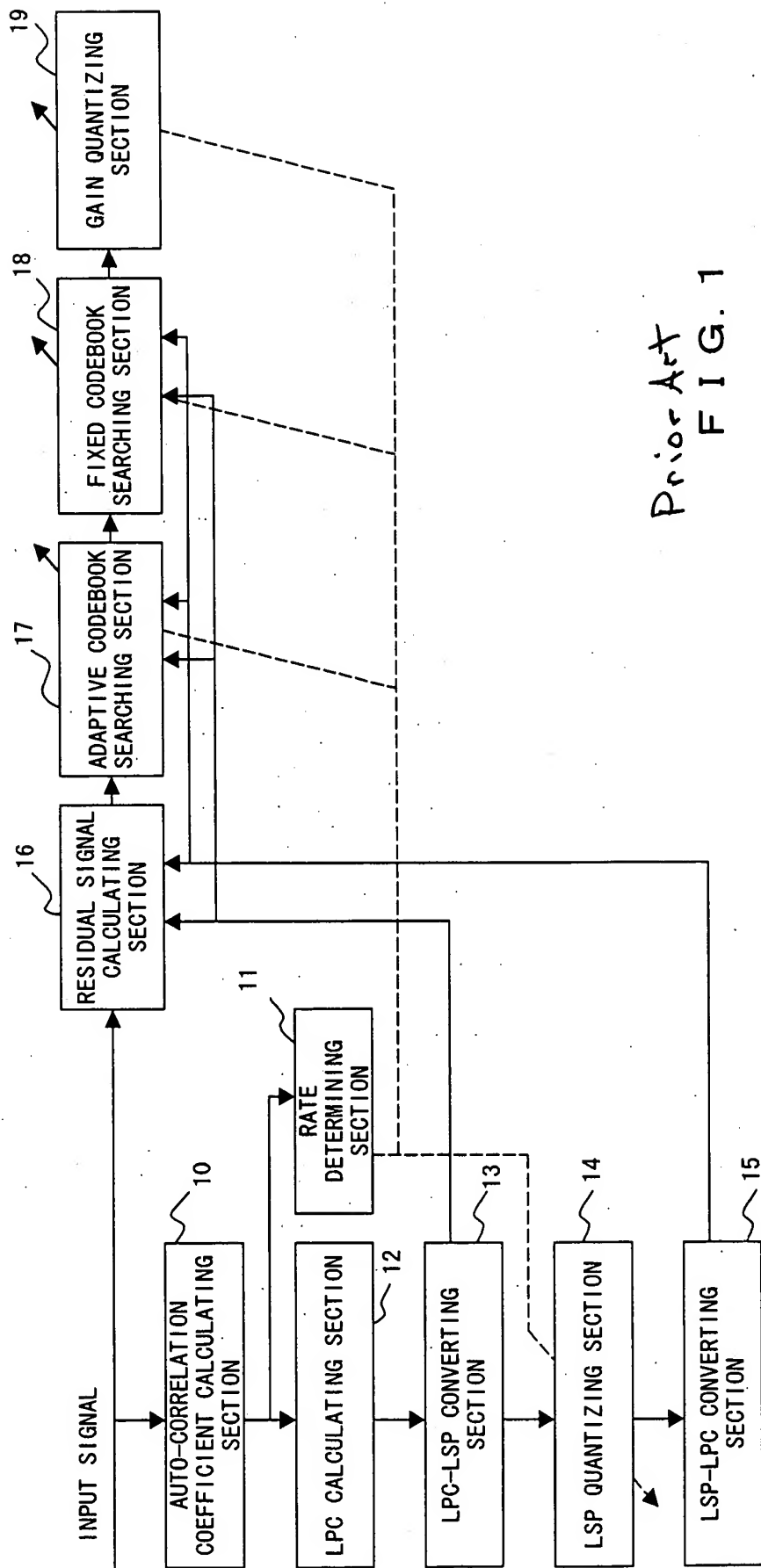




CHANGES  
APPROVED  
- m p  
09/25/02



Prior Art  
FIG. 1



FIG. 14A

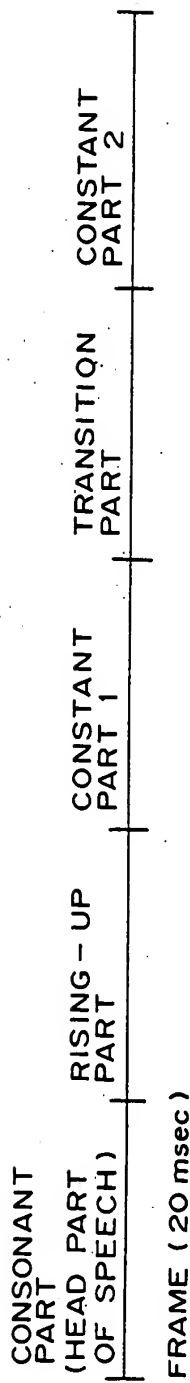


FIG. 14B

RATE INFORMATION  
rate

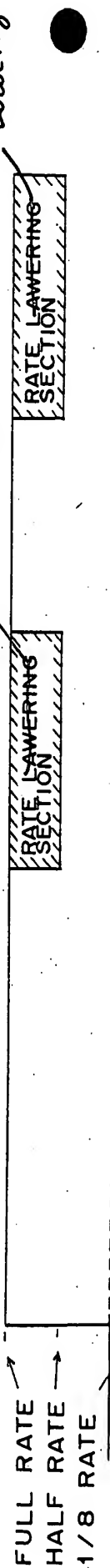


FIG. 14C